

# FEDERAL RESERVE statistical release



H.8

## Selected Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time  
July 17, 2020

Account	2015	2016	2017	2018	2019	2019 Q1	2019 Q2	2019 Q3	2019 Q4	2020 Q1	2020 Q2	2020 Mar	2020 Apr	2020 May	2020 Jun
<b>ASSETS</b>															
1 Bank credit	7.6	6.8	3.0	3.5	6.0	7.1	5.0	6.1	5.4	7.3	20.6	40.3	30.1	4.6	-1.9
2 Securities in bank credit <sup>2</sup>	6.1	7.9	1.9	0.8	10.4	9.8	8.3	11.6	10.3	7.6	15.7	36.0	0.3	7.6	43.1
3 Treasury and agency securities <sup>3</sup>	9.0	10.1	2.7	3.6	14.3	15.2	10.3	16.3	12.6	8.4	17.2	44.1	-4.5	11.0	48.0
6 Other securities	-0.5	2.3	-0.5	-7.0	-1.9	-7.1	1.8	-4.4	2.2	4.5	10.2	6.5	17.9	-4.9	24.5
9 Loans and leases in bank credit <sup>8</sup>	8.2	6.4	3.4	4.5	4.4	6.1	3.7	4.1	3.6	7.3	22.5	42.0	41.5	3.5	-18.5
10 Commercial and industrial loans	10.5	5.8	1.0	6.5	3.6	11.6	1.1	2.3	-0.7	12.6	85.9	112.9	165.8	36.4	-51.6
11 Real estate loans	6.0	6.5	3.7	3.5	3.4	2.5	3.3	3.4	4.4	3.4	2.9	5.6	4.7	-1.4	-0.2
12 Residential real estate loans	1.3	3.3	1.5	2.0	2.3	1.4	2.8	2.4	2.4	0.9	-1.3	3.9	-1.8	-5.9	-2.8
13 Revolving home equity loans	-4.2	-6.2	-7.5	-8.3	-8.8	-8.1	-9.0	-9.2	-10.0	-8.6	-8.4	-3.8	-5.3	-13.7	-16.2
14 Closed-end residential loans <sup>9</sup>	2.9	5.8	3.6	4.2	4.4	3.2	5.0	4.5	4.5	2.5	-0.1	5.1	-1.3	-4.7	-0.6
15 Commercial real estate loans	12.0	10.3	6.1	5.0	4.6	3.6	3.9	4.3	6.4	5.9	6.9	7.4	11.0	3.0	2.2
20 Consumer loans	6.2	7.0	4.2	4.1	5.2	3.9	7.1	5.5	4.1	4.3	-17.3	3.7	-39.1	-23.6	-5.0
21 Credit cards and other revolving plans	5.8	6.4	5.1	4.2	3.5	3.1	5.0	3.5	2.4	3.5	-33.6	2.7	-72.3	-43.9	-13.7
22 Other consumer loans	6.7	7.7	3.1	3.9	7.2	5.0	9.4	7.9	6.0	5.2	1.1	4.6	-1.6	-1.9	4.0
25 All other loans and leases	15.1	6.1	5.6	4.8	8.3	11.0	5.8	7.9	7.4	13.9	23.0	84.4	29.0	-15.7	-22.3
28 LESS: Allowance for loan and lease losses	-3.7	2.9	0.6	-0.4	1.5	5.0	-7.4	2.5	6.1	8.5	104.9	15.6	243.7	33.3	69.9
29 Cash assets <sup>18</sup>	-8.0	-14.3	7.4	-19.2	-12.8	-28.8	-27.3	-14.8	19.1	45.1	256.7	294.9	489.4	73.4	-84.1
30 Total federal funds sold and reverse RPs <sup>19</sup>	-0.2	2.5	9.5	36.8	25.4	52.9	48.9	12.7	-17.4	-5.7	-21.5	-48.7	-112.1	3.5	204.8
31 Loans to commercial banks <sup>20</sup>	10.6	19.1	-2.9	10.5	-47.6	35.4	-102.5	-131.1	-15.0	-36.4	-22.9	52.2	0.0	-150.0	-19.0
32 Other assets including trading assets <sup>21</sup>	-1.6	1.6	1.5	0.2	2.0	-8.2	7.3	11.3	-2.0	28.9	21.6	99.7	-3.7	-7.5	-6.6
33 TOTAL ASSETS	<b>3.7</b>	<b>2.7</b>	<b>3.6</b>	<b>0.8</b>	<b>4.2</b>	<b>3.3</b>	<b>3.5</b>	<b>4.7</b>	<b>5.0</b>	<b>12.2</b>	<b>43.1</b>	<b>66.8</b>	<b>73.3</b>	<b>13.9</b>	<b>-9.1</b>
<b>LIABILITIES</b>															
34 Deposits	5.0	4.4	4.5	2.7	6.2	4.5	6.3	5.5	8.1	9.9	49.7	42.5	74.1	50.0	17.1
35 Large time deposits	0.5	-11.0	7.0	4.4	9.0	13.8	9.0	2.2	9.8	-4.4	-10.2	-32.5	4.8	-8.2	-22.7
36 Other deposits	5.8	7.2	4.2	2.5	5.8	3.1	5.9	6.0	7.8	12.2	59.1	54.5	84.5	58.2	22.4
37 Borrowings	6.3	3.8	3.5	-5.3	-1.1	-0.6	-3.3	1.8	-2.2	12.7	-3.5	142.9	8.7	-105.5	-108.5
39 Other liabilities including trading liabilities <sup>22</sup>	-5.7	-2.1	-9.0	6.3	8.8	-15.3	21.0	20.3	9.2	60.1	36.6	204.2	-25.6	-16.1	-9.6
40 TOTAL LIABILITIES	<b>3.2</b>	<b>2.6</b>	<b>3.6</b>	<b>0.7</b>	<b>4.1</b>	<b>2.8</b>	<b>3.3</b>	<b>4.6</b>	<b>5.7</b>	<b>12.8</b>	<b>48.2</b>	<b>74.0</b>	<b>80.3</b>	<b>17.1</b>	<b>-8.3</b>

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see [www.federalreserve.gov/releases/h8/about.htm](http://www.federalreserve.gov/releases/h8/about.htm). Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

July 17, 2020

Account		2019 Jun	2019 Dec	2020 Jan	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	Week ending			
										Jun 17	Jun 24	Jul 1	Jul 8
ASSETS													
1	Bank credit	13,464.3	13,858.4	13,886.9	13,949.9	14,419.9	14,787.4	14,844.4	14,821.5	14,824.9	14,808.4	14,813.4	14,819.2
2	Securities in bank credit <sup>2</sup>	3,653.8	3,833.3	3,842.1	3,871.0	3,987.4	3,989.4	4,014.5	4,158.6	4,156.5	4,191.4	4,234.5	4,242.7
3	Treasury and agency securities <sup>3</sup>	2,824.0	3,006.3	3,015.7	3,037.8	3,149.6	3,138.4	3,167.1	3,293.8	3,291.9	3,326.4	3,359.8	3,362.7
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,987.3	2,083.4	2,106.2	2,119.8	2,177.5	2,219.8	2,216.5	2,222.4	2,217.9	2,222.9	2,229.5	2,218.0
5	Non-MBS <sup>5</sup>	836.8	922.9	909.5	918.0	972.1	918.6	950.7	1,071.4	1,074.0	1,103.5	1,130.3	1,144.7
6	Other securities	829.8	827.0	826.4	833.1	837.8	850.9	847.4	864.7	864.5	865.1	874.7	880.0
7	Mortgage-backed securities (MBS) <sup>6</sup>	77.8	77.5	77.0	79.6	80.9	81.3	81.8	84.0	84.0	83.6	85.6	86.2
8	Non-MBS <sup>7</sup>	752.0	749.5	749.4	753.5	756.9	769.7	765.6	780.8	780.5	781.4	789.0	793.8
9	Loans and leases in bank credit <sup>8</sup>	9,810.5	10,025.1	10,044.8	10,078.9	10,432.4	10,798.0	10,829.9	10,663.0	10,668.4	10,617.0	10,578.9	10,576.5
10	Commercial and industrial loans	2,345.2	2,354.3	2,353.7	2,358.5	2,581.3	2,941.1	3,030.2	2,899.8	2,903.7	2,867.2	2,831.1	2,825.1
11	Real estate loans	4,506.9	4,619.1	4,632.2	4,645.5	4,667.6	4,687.0	4,681.5	4,680.7	4,680.1	4,682.1	4,685.3	4,695.3
12	Residential real estate loans	2,265.3	2,297.3	2,297.1	2,298.8	2,306.3	2,303.0	2,291.7	2,286.3	2,285.9	2,288.3	2,291.2	2,301.1
13	Revolving home equity loans	337.1	321.5	319.1	316.8	315.8	314.4	310.8	306.6	306.5	305.8	305.1	303.9
14	Closed-end residential loans <sup>9</sup>	1,928.2	1,975.9	1,978.0	1,982.0	1,990.5	1,988.6	1,980.8	1,979.8	1,979.3	1,982.4	1,986.1	1,997.2
15	Commercial real estate loans	2,241.6	2,321.7	2,335.0	2,346.7	2,361.3	2,383.9	2,389.9	2,394.3	2,394.2	2,393.8	2,394.1	2,394.2
16	Construction and land development loans <sup>10</sup>	346.4	352.3	353.8	355.2	357.3	360.5	362.9	369.1	369.8	370.3	369.5	369.2
17	Secured by farmland <sup>11</sup>	103.8	102.4	102.3	102.5	102.7	103.5	103.4	103.0	103.1	102.5	102.8	102.9
18	Secured by multifamily properties <sup>12</sup>	372.0	396.6	400.6	404.2	408.0	411.9	414.6	415.5	415.9	416.1	415.0	414.7
19	Secured by nonfarm nonresidential properties <sup>13</sup>	1,419.4	1,470.4	1,478.4	1,484.8	1,493.3	1,508.0	1,509.0	1,506.7	1,505.5	1,504.9	1,506.8	1,507.5
20	Consumer loans	1,544.9	1,588.2	1,594.1	1,600.9	1,605.8	1,553.8	1,523.3	1,517.0	1,515.3	1,517.4	1,517.8	1,520.8
21	Credit cards and other revolving plans	824.0	843.6	845.9	849.6	851.5	800.2	770.9	762.1	760.8	761.8	760.9	763.3
22	Other consumer loans	720.9	744.7	748.2	751.3	754.3	753.6	752.4	754.9	754.5	755.6	756.9	757.5
23	Automobile loans <sup>14</sup>	437.5	450.5	452.6	454.4	456.6	455.5	454.1	456.8	456.6	457.5	458.4	458.5
24	All other consumer loans <sup>15</sup>	283.4	294.2	295.6	296.9	297.7	298.2	298.3	298.1	297.9	298.1	298.5	298.9
25	All other loans and leases	1,413.5	1,463.5	1,464.7	1,474.0	1,577.7	1,616.1	1,595.0	1,565.4	1,569.4	1,550.2	1,544.7	1,535.4
26	Loans to nondepository financial institutions <sup>16</sup>	536.5	575.6	578.6	586.1	644.9	681.2	662.2	643.2	644.4	639.7	634.9	630.7
27	All loans not elsewhere classified <sup>17</sup>	877.0	887.8	886.1	887.9	932.8	934.8	932.8	922.2	924.9	910.5	909.8	904.7
28	LESS: Allowance for loan and lease losses	110.1	113.0	114.5	115.2	116.7	140.4	144.3	152.7	148.5	149.8	168.7	182.3

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

July 17, 2020

Account		2019 Jun	2019 Dec	2020 Jan	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	Week ending			
										Jun 17	Jun 24	Jul 1	Jul 8
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	1,691.9	1,788.4	1,779.7	1,762.1	2,195.1	3,090.5	3,279.6	3,049.8	3,080.8	3,012.0	2,927.3	2,827.0
30	Total federal funds sold and reverse RPs <sup>19</sup>	809.8	745.8	752.2	783.1	751.3	681.1	683.1	799.7	780.6	820.7	907.2	941.1
31	Loans to commercial banks <sup>20</sup>	9.2	8.0	7.0	6.9	7.2	7.2	6.3	6.2	6.2	6.0	6.3	6.7
32	Other assets including trading assets <sup>21</sup>	1,474.5	1,493.1	1,525.0	1,568.9	1,699.6	1,695.3	1,684.7	1,675.5	1,679.4	1,675.3	1,646.3	1,695.6
33	TOTAL ASSETS	17,339.6	17,780.7	17,836.4	17,955.6	18,956.4	20,121.1	20,353.8	20,200.1	20,223.4	20,172.5	20,131.7	20,107.3
LIABILITIES													
34	Deposits	12,805.0	13,239.4	13,301.9	13,377.8	13,853.0	14,712.9	15,326.4	15,544.9	15,564.8	15,636.2	15,568.5	15,627.9
35	Large time deposits	1,779.1	1,859.1	1,846.6	1,843.2	1,793.3	1,800.5	1,788.2	1,754.4	1,759.6	1,756.5	1,731.5	1,733.8
36	Other deposits	11,025.9	11,380.3	11,455.2	11,534.6	12,059.7	12,912.4	13,538.2	13,790.5	13,805.3	13,879.7	13,837.0	13,894.1
37	Borrowings	1,992.8	1,991.1	1,974.2	1,977.3	2,213.2	2,230.8	2,034.6	1,850.7	1,855.3	1,837.6	1,782.6	1,771.6
38	Net due to related foreign offices	-9.8	-94.2	-118.8	-130.1	20.5	300.1	151.4	-3.0	8.1	-96.8	-42.9	-124.3
39	Other liabilities including trading liabilities <sup>22</sup>	623.8	655.7	677.9	720.9	843.7	825.8	814.7	808.2	806.3	805.3	788.8	810.5
40	TOTAL LIABILITIES	15,411.8	15,792.0	15,835.1	15,945.9	16,930.4	18,069.6	18,327.1	18,200.8	18,234.6	18,182.2	18,097.0	18,085.7
41	RESIDUAL (ASSETS LESS LIABILITIES) <sup>23</sup>	1,927.8	1,988.6	2,001.2	2,009.6	2,026.0	2,051.5	2,026.7	1,999.4	1,988.7	1,990.3	2,034.7	2,021.6
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	9.1	16.3	24.1	36.3	44.3	53.3	60.0	63.0	62.2	61.7	64.6	64.9
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	6.3	11.8	17.4	25.4	36.0	47.4	49.7	48.4	47.5	46.8	49.4	48.8

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

July 17, 2020

Account		2019 Jun	2019 Dec	2020 Jan	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	Week ending			
										Jun 17	Jun 24	Jul 1	Jul 8
ASSETS													
1	Bank credit	13,465.7	13,925.4	13,897.8	13,920.0	14,373.3	14,772.4	14,835.6	14,825.8	14,821.1	14,814.7	14,852.2	14,831.9
2	Securities in bank credit <sup>2</sup>	3,646.5	3,841.6	3,840.5	3,867.7	3,980.8	3,993.6	4,018.0	4,151.6	4,152.9	4,177.7	4,221.3	4,227.1
3	Treasury and agency securities <sup>3</sup>	2,819.0	3,014.0	3,015.4	3,035.4	3,144.8	3,142.9	3,171.0	3,289.4	3,291.7	3,316.1	3,351.9	3,352.8
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,991.6	2,083.9	2,102.2	2,112.0	2,172.8	2,226.6	2,222.7	2,227.8	2,225.5	2,228.4	2,238.6	2,221.6
5	Non-MBS <sup>5</sup>	827.4	930.1	913.2	923.4	972.0	916.2	948.4	1,061.7	1,066.2	1,087.7	1,113.3	1,131.1
6	Other securities	827.6	827.7	825.2	832.3	836.0	850.8	847.0	862.2	861.2	861.6	869.4	874.4
7	Mortgage-backed securities (MBS) <sup>6</sup>	79.0	76.1	75.7	79.5	81.0	82.0	83.2	85.3	85.0	84.7	86.9	87.2
8	Non-MBS <sup>7</sup>	748.6	751.5	749.5	752.8	755.0	768.7	763.8	776.9	776.2	776.9	782.5	787.1
9	Loans and leases in bank credit <sup>8</sup>	9,819.2	10,083.7	10,057.2	10,052.3	10,392.4	10,778.7	10,817.6	10,674.2	10,668.2	10,637.1	10,630.9	10,604.8
10	Commercial and industrial loans	2,359.5	2,353.3	2,342.4	2,351.6	2,584.0	2,955.2	3,047.3	2,917.0	2,922.6	2,894.3	2,862.0	2,842.7
11	Real estate loans	4,506.9	4,628.0	4,630.6	4,632.9	4,654.9	4,677.2	4,676.9	4,680.7	4,676.3	4,679.9	4,690.5	4,706.9
12	Residential real estate loans	2,263.9	2,303.8	2,297.0	2,289.9	2,295.7	2,292.2	2,284.4	2,284.7	2,280.6	2,283.2	2,293.8	2,311.2
13	Revolving home equity loans	337.1	321.9	319.0	316.0	315.8	314.9	310.8	306.6	306.6	306.1	305.0	303.5
14	Closed-end residential loans <sup>9</sup>	1,926.8	1,981.9	1,978.0	1,973.9	1,979.9	1,977.3	1,973.6	1,978.1	1,974.0	1,977.1	1,988.8	2,007.7
15	Commercial real estate loans	2,243.0	2,324.2	2,333.6	2,343.0	2,359.2	2,385.0	2,392.5	2,396.0	2,395.7	2,396.7	2,396.6	2,395.6
16	Construction and land development loans <sup>10</sup>	347.3	351.6	350.9	353.1	356.5	360.1	365.4	370.6	371.3	371.6	370.0	369.9
17	Secured by farmland <sup>11</sup>	103.8	102.4	102.2	102.2	102.5	103.4	103.3	102.9	103.0	102.7	102.6	102.6
18	Secured by multifamily properties <sup>12</sup>	371.9	397.9	400.0	403.3	407.5	412.2	414.2	415.3	415.3	415.9	416.0	415.6
19	Secured by nonfarm nonresidential properties <sup>13</sup>	1,420.0	1,472.3	1,480.4	1,484.4	1,492.7	1,509.3	1,509.5	1,507.3	1,506.1	1,506.6	1,508.0	1,507.4
20	Consumer loans	1,537.6	1,620.4	1,614.1	1,601.7	1,585.1	1,535.9	1,508.2	1,509.7	1,506.2	1,511.7	1,514.3	1,512.7
21	Credit cards and other revolving plans	819.9	873.1	863.5	850.1	833.5	786.2	761.1	758.8	755.9	759.7	760.5	758.4
22	Other consumer loans	717.7	747.3	750.6	751.6	751.5	749.8	747.2	751.0	750.2	752.0	753.8	754.3
23	Automobile loans <sup>14</sup>	435.9	451.4	453.5	454.1	455.5	454.2	452.0	454.8	454.4	455.6	456.6	456.9
24	All other consumer loans <sup>15</sup>	281.8	295.9	297.1	297.6	296.0	295.5	295.2	296.1	295.9	296.4	297.2	297.4
25	All other loans and leases	1,415.2	1,482.1	1,470.2	1,466.1	1,568.5	1,610.4	1,585.1	1,566.7	1,563.2	1,551.1	1,564.2	1,542.5
26	Loans to nondepository financial institutions <sup>16</sup>	535.4	584.9	576.4	578.4	634.7	676.9	655.7	641.7	639.2	634.8	644.4	635.8
27	All loans not elsewhere classified <sup>17</sup>	879.8	897.2	893.8	887.7	933.8	933.5	929.5	925.0	924.0	916.3	919.8	906.7
28	LESS: Allowance for loan and lease losses	111.9	111.1	111.9	113.5	116.0	142.0	147.3	155.6	151.6	152.0	170.6	184.7

Footnotes appear on the last page.

**Assets and Liabilities of Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

July 17, 2020

Account		2019 Jun	2019 Dec	2020 Jan	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	Week ending			
										Jun 17	Jun 24	Jul 1	Jul 8
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	1,683.9	1,784.3	1,770.6	1,785.3	2,217.1	3,035.0	3,252.3	3,041.1	3,065.6	2,944.6	2,875.4	2,830.7
30	Total federal funds sold and reverse RPs <sup>19</sup>	801.2	767.9	771.1	791.7	752.6	664.6	666.5	785.1	772.2	785.0	896.6	912.0
31	Loans to commercial banks <sup>20</sup>	9.2	8.1	7.3	7.3	7.6	7.5	6.4	6.1	6.3	5.8	5.9	6.2
32	Other assets including trading assets <sup>21</sup>	1,480.4	1,485.4	1,523.5	1,571.0	1,703.9	1,688.5	1,681.7	1,681.6	1,690.8	1,677.5	1,642.1	1,697.7
33	TOTAL ASSETS	17,328.5	17,859.9	17,858.4	17,961.8	18,938.5	20,025.8	20,295.1	20,184.0	20,204.4	20,075.6	20,101.7	20,093.8
LIABILITIES													
34	Deposits	12,756.3	13,350.0	13,323.1	13,363.1	13,907.6	14,737.0	15,250.7	15,483.5	15,483.7	15,469.7	15,604.7	15,616.4
35	Large time deposits	1,780.8	1,847.0	1,864.4	1,859.7	1,799.3	1,816.6	1,796.1	1,753.4	1,757.3	1,758.9	1,736.2	1,728.5
36	Other deposits	10,975.5	11,503.0	11,458.8	11,503.4	12,108.4	12,920.4	13,454.6	13,730.1	13,726.4	13,710.8	13,868.5	13,887.9
37	Borrowings	1,998.2	1,976.3	1,994.3	1,995.6	2,170.8	2,203.0	2,057.9	1,859.4	1,876.1	1,846.4	1,774.7	1,778.4
38	Net due to related foreign offices	-6.4	-93.1	-124.5	-131.5	-11.8	251.3	150.5	2.5	14.3	-70.8	-85.0	-122.8
39	Other liabilities including trading liabilities <sup>22</sup>	623.0	645.1	673.1	721.3	839.0	813.8	812.3	806.5	797.4	791.4	778.7	801.1
40	TOTAL LIABILITIES	15,371.1	15,878.4	15,866.0	15,948.4	16,905.6	18,005.1	18,271.4	18,151.8	18,171.5	18,036.7	18,073.1	18,073.1
41	RESIDUAL (ASSETS LESS LIABILITIES) <sup>23</sup>	1,957.4	1,981.6	1,992.4	2,013.4	2,032.8	2,020.7	2,023.8	2,032.2	2,032.9	2,038.9	2,028.6	2,020.7
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	9.1	16.3	24.1	36.3	44.3	53.3	60.0	63.0	62.2	61.7	64.6	64.9
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	6.3	11.8	17.4	25.4	36.0	47.4	49.7	48.4	47.5	46.8	49.4	48.8

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

July 17, 2020

Account		2019 Jun	2019 Dec	2020 Jan	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	Week ending			
										Jun 17	Jun 24	Jul 1	Jul 8
ASSETS													
1	Bank credit	12,430.1	12,822.3	12,858.2	12,924.0	13,292.9	13,573.2	13,667.7	13,678.7	13,681.4	13,677.4	13,691.9	13,705.9
2	Securities in bank credit <sup>2</sup>	3,375.3	3,564.7	3,575.5	3,601.8	3,704.8	3,718.4	3,747.9	3,887.4	3,884.9	3,921.1	3,962.6	3,972.7
3	Treasury and agency securities <sup>3</sup>	2,646.7	2,828.6	2,840.3	2,861.8	2,962.1	2,964.5	2,998.7	3,119.0	3,115.8	3,151.1	3,185.0	3,189.9
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,959.4	2,043.8	2,068.1	2,080.2	2,134.0	2,174.2	2,173.6	2,179.1	2,174.9	2,178.9	2,186.6	2,176.3
5	Non-MBS <sup>5</sup>	687.3	784.7	772.2	781.7	828.1	790.3	825.1	939.9	940.9	972.3	998.5	1,013.6
6	Other securities	728.6	736.1	735.3	740.0	742.8	753.9	749.2	768.5	769.0	769.9	777.6	782.8
7	Mortgage-backed securities (MBS) <sup>6</sup>	76.0	75.7	75.2	77.9	79.2	79.6	79.9	82.1	82.2	81.8	83.9	84.5
8	Non-MBS <sup>7</sup>	652.6	660.5	660.1	662.0	663.5	674.3	669.2	686.3	686.8	688.1	693.7	698.3
9	Loans and leases in bank credit <sup>8</sup>	9,054.8	9,257.6	9,282.6	9,322.2	9,588.1	9,854.9	9,919.8	9,791.2	9,796.5	9,756.4	9,729.3	9,733.2
10	Commercial and industrial loans	1,953.5	1,958.9	1,961.6	1,969.0	2,122.8	2,397.0	2,520.7	2,423.4	2,427.3	2,396.8	2,367.4	2,367.9
11	Real estate loans	4,423.8	4,535.3	4,547.2	4,559.0	4,580.9	4,598.6	4,594.0	4,594.9	4,595.0	4,596.4	4,599.3	4,609.1
12	Residential real estate loans	2,263.8	2,295.7	2,295.7	2,297.2	2,305.1	2,301.6	2,290.2	2,284.9	2,284.5	2,286.8	2,289.7	2,299.5
13	Revolving home equity loans	336.9	320.9	318.6	316.0	315.6	314.0	310.4	306.0	306.0	305.3	304.5	303.3
14	Closed-end residential loans <sup>9</sup>	1,926.9	1,974.8	1,977.1	1,981.2	1,989.6	1,987.7	1,979.8	1,978.9	1,978.5	1,981.5	1,985.2	1,996.2
15	Commercial real estate loans	2,160.0	2,239.6	2,251.6	2,261.8	2,275.8	2,297.0	2,303.9	2,310.0	2,310.5	2,309.7	2,309.5	2,309.6
16	Construction and land development loans <sup>10</sup>	333.9	340.1	341.5	343.2	345.3	348.3	350.7	356.6	357.3	357.9	356.9	357.0
17	Secured by farmland <sup>11</sup>	103.6	102.2	102.1	102.3	102.5	103.3	103.2	102.8	102.9	102.3	102.6	102.7
18	Secured by multifamily properties <sup>12</sup>	363.7	387.2	391.0	394.2	398.2	401.5	404.2	405.0	405.3	405.4	404.5	404.0
19	Secured by nonfarm nonresidential properties <sup>13</sup>	1,358.8	1,410.0	1,417.0	1,422.2	1,429.9	1,443.9	1,445.8	1,445.6	1,445.1	1,444.1	1,445.5	1,445.9
20	Consumer loans	1,541.4	1,584.8	1,590.6	1,597.4	1,602.3	1,550.3	1,519.8	1,513.7	1,511.9	1,514.1	1,514.5	1,517.5
21	Credit cards and other revolving plans	824.0	843.6	845.9	849.6	851.5	800.2	770.9	762.1	760.8	761.8	760.9	763.3
22	Other consumer loans	717.5	741.2	744.7	747.8	750.8	750.1	748.9	751.6	751.1	752.3	753.6	754.2
23	Automobile loans <sup>14</sup>	437.5	450.5	452.6	454.4	456.6	455.5	454.1	456.8	456.6	457.5	458.4	458.5
24	All other consumer loans <sup>15</sup>	279.9	290.8	292.1	293.4	294.1	294.6	294.8	294.7	294.6	294.8	295.2	295.7
25	All other loans and leases	1,136.1	1,178.6	1,183.2	1,196.8	1,282.0	1,308.9	1,285.3	1,259.3	1,262.3	1,249.0	1,248.1	1,238.7
26	Loans to nondepository financial institutions <sup>16</sup>	417.0	458.3	461.9	472.2	520.4	549.5	526.2	503.3	503.1	500.9	499.4	495.3
27	All loans not elsewhere classified <sup>17</sup>	719.1	720.3	721.3	724.6	761.6	759.4	759.1	755.9	759.2	748.1	748.6	743.4
28	LESS: Allowance for loan and lease losses	109.1	111.9	113.2	114.0	115.5	139.2	142.9	151.3	147.1	148.5	167.2	180.8

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

July 17, 2020

Account		2019 Jun	2019 Dec	2020 Jan	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	Week ending			
										Jun 17	Jun 24	Jul 1	Jul 8
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	1,120.2	1,132.8	1,137.8	1,138.0	1,406.6	1,981.0	2,324.4	2,296.6	2,312.2	2,304.7	2,195.1	2,156.1
30	Total federal funds sold and reverse RPs <sup>19</sup>	363.2	319.4	328.3	339.1	331.5	316.7	321.2	436.1	428.2	465.0	503.3	599.3
31	Loans to commercial banks <sup>20</sup>	6.6	5.9	5.4	5.3	5.8	5.9	5.7	5.3	5.1	4.9	5.3	5.2
32	Other assets including trading assets <sup>21</sup>	1,342.4	1,363.6	1,395.4	1,443.0	1,531.2	1,526.1	1,518.6	1,516.6	1,521.1	1,522.3	1,492.4	1,536.6
33	TOTAL ASSETS	15,153.4	15,532.2	15,612.0	15,735.3	16,452.5	17,263.8	17,694.6	17,782.1	17,800.8	17,826.0	17,720.8	17,822.3
LIABILITIES													
34	Deposits	11,787.9	12,150.4	12,219.0	12,289.5	12,799.1	13,585.9	14,166.6	14,383.4	14,397.3	14,470.6	14,410.1	14,455.0
35	Large time deposits	1,050.9	1,069.6	1,063.1	1,063.6	1,073.6	1,056.6	1,019.3	980.1	984.5	975.4	955.3	954.2
36	Other deposits	10,736.9	11,080.8	11,155.9	11,225.8	11,725.5	12,529.3	13,147.3	13,403.3	13,412.8	13,495.2	13,454.8	13,500.8
37	Borrowings	1,115.4	1,085.4	1,070.2	1,060.6	1,184.2	1,186.2	1,053.1	973.8	979.0	937.3	938.4	940.8
38	Net due to related foreign offices	-178.0	-222.0	-240.6	-241.0	-272.5	-225.8	-214.0	-250.2	-247.0	-273.7	-268.4	-264.0
39	Other liabilities including trading liabilities <sup>22</sup>	501.3	541.9	566.2	610.2	702.5	688.1	677.2	673.4	669.1	677.8	656.1	677.9
40	TOTAL LIABILITIES	13,226.5	13,555.7	13,614.7	13,719.3	14,413.2	15,234.3	15,682.9	15,780.5	15,798.4	15,812.0	15,736.3	15,809.7
41	RESIDUAL (ASSETS LESS LIABILITIES) <sup>23</sup>	1,926.9	1,976.5	1,997.3	2,016.0	2,039.3	2,029.5	2,011.7	2,001.6	2,002.4	2,014.0	1,984.6	2,012.6
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	7.2	15.0	22.6	34.4	41.8	50.4	57.0	60.0	59.2	58.7	61.6	61.8
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	4.4	10.5	16.0	23.6	33.5	44.6	46.7	45.3	44.4	43.8	46.3	45.7

Footnotes appear on the last page.

**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

July 17, 2020

Account		2019 Jun	2019 Dec	2020 Jan	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	Week ending			
										Jun 17	Jun 24	Jul 1	Jul 8
ASSETS													
1	Bank credit	12,427.0	12,886.6	12,870.5	12,897.8	13,247.4	13,560.6	13,661.0	13,677.6	13,672.9	13,675.9	13,717.9	13,704.1
2	Securities in bank credit <sup>2</sup>	3,366.4	3,575.2	3,575.2	3,597.7	3,699.8	3,727.0	3,750.3	3,878.7	3,878.9	3,906.9	3,947.6	3,952.8
3	Treasury and agency securities <sup>3</sup>	2,640.7	2,837.9	2,842.0	2,858.3	2,958.8	2,972.4	3,000.6	3,113.2	3,113.6	3,141.4	3,176.3	3,176.9
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,961.5	2,046.1	2,064.4	2,073.9	2,131.0	2,181.7	2,177.5	2,182.3	2,180.4	2,182.6	2,193.7	2,177.8
5	Non-MBS <sup>5</sup>	679.2	791.9	777.6	784.4	827.8	790.7	823.0	930.9	933.2	958.8	982.6	999.1
6	Other securities	725.7	737.3	733.2	739.5	741.0	754.6	749.7	765.5	765.3	765.4	771.3	776.0
7	Mortgage-backed securities (MBS) <sup>6</sup>	77.2	74.4	73.9	78.0	79.4	80.3	81.3	83.5	83.3	82.9	85.1	85.4
8	Non-MBS <sup>7</sup>	648.5	662.9	659.3	661.5	661.6	674.3	668.4	682.0	682.0	682.5	686.2	690.5
9	Loans and leases in bank credit <sup>8</sup>	9,060.6	9,311.4	9,295.2	9,300.1	9,547.6	9,833.5	9,910.7	9,798.9	9,794.0	9,769.0	9,770.3	9,751.2
10	Commercial and industrial loans	1,962.6	1,955.6	1,953.0	1,968.4	2,128.6	2,413.2	2,537.4	2,433.6	2,438.8	2,413.7	2,387.5	2,373.4
11	Real estate loans	4,423.2	4,544.3	4,545.1	4,546.3	4,567.5	4,588.4	4,588.9	4,594.1	4,590.0	4,592.9	4,604.0	4,621.1
12	Residential real estate loans	2,262.4	2,302.2	2,295.5	2,288.4	2,294.2	2,290.7	2,282.9	2,283.2	2,279.2	2,281.7	2,292.3	2,309.7
13	Revolving home equity loans	336.9	321.4	318.4	315.5	315.3	314.3	310.3	306.0	306.1	305.5	304.4	303.0
14	Closed-end residential loans <sup>9</sup>	1,925.5	1,980.9	1,977.1	1,972.9	1,978.9	1,976.4	1,972.7	1,977.2	1,973.1	1,976.2	1,987.9	2,006.8
15	Commercial real estate loans	2,160.8	2,242.1	2,249.6	2,257.9	2,273.3	2,297.7	2,305.9	2,310.9	2,310.8	2,311.2	2,311.6	2,311.3
16	Construction and land development loans <sup>10</sup>	334.8	339.6	338.6	340.9	344.4	347.7	353.0	358.0	358.7	359.0	357.4	357.9
17	Secured by farmland <sup>11</sup>	103.6	102.2	102.0	102.0	102.3	103.2	103.1	102.7	102.8	102.5	102.4	102.4
18	Secured by multifamily properties <sup>12</sup>	363.4	388.5	390.4	393.4	397.4	401.6	403.6	404.6	404.5	405.0	405.3	404.9
19	Secured by nonfarm nonresidential properties <sup>13</sup>	1,359.1	1,411.8	1,418.6	1,421.6	1,429.2	1,445.2	1,446.2	1,445.6	1,444.8	1,444.7	1,446.5	1,446.1
20	Consumer loans	1,534.2	1,616.9	1,610.6	1,598.4	1,581.7	1,532.5	1,504.8	1,506.4	1,502.8	1,508.4	1,510.8	1,509.3
21	Credit cards and other revolving plans	819.9	873.1	863.5	850.1	833.5	786.2	761.1	758.8	755.9	759.7	760.5	758.4
22	Other consumer loans	714.3	743.8	747.1	748.3	748.1	746.3	743.7	747.6	746.9	748.7	750.4	750.9
23	Automobile loans <sup>14</sup>	435.9	451.4	453.5	454.1	455.5	454.2	452.0	454.8	454.4	455.6	456.6	456.9
24	All other consumer loans <sup>15</sup>	278.4	292.4	293.6	294.2	292.6	292.1	291.8	292.7	292.5	293.1	293.8	294.0
25	All other loans and leases	1,140.6	1,194.5	1,186.5	1,187.0	1,269.8	1,299.5	1,279.7	1,264.8	1,262.5	1,254.0	1,268.0	1,247.5
26	Loans to nondepository financial institutions <sup>16</sup>	419.0	466.4	459.5	462.9	509.1	542.9	523.3	506.3	503.2	501.2	511.8	503.5
27	All loans not elsewhere classified <sup>17</sup>	721.6	728.2	727.0	724.1	760.7	756.6	756.4	758.5	759.3	752.8	756.2	744.0
28	LESS: Allowance for loan and lease losses	110.8	110.1	110.7	112.3	114.8	140.7	146.0	154.2	150.2	150.7	169.1	183.2

Footnotes appear on the last page.



**Assets and Liabilities of Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

July 17, 2020

Account		2019	2019	2020	2020	2020	2020	2020	2020	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 17	Jun 24	Jul 1	Jul 8
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	1,103.7	1,167.3	1,117.2	1,136.7	1,442.2	1,972.5	2,271.8	2,261.8	2,270.2	2,183.6	2,183.3	2,156.9
30	Total federal funds sold and reverse RPs <sup>19</sup>	372.8	336.2	324.9	324.6	332.0	295.8	309.2	449.8	434.7	467.0	562.3	588.2
31	Loans to commercial banks <sup>20</sup>	6.6	6.1	5.5	5.3	5.8	5.8	5.7	5.2	5.3	4.9	5.0	4.9
32	Other assets including trading assets <sup>21</sup>	1,346.5	1,358.1	1,396.0	1,444.3	1,535.0	1,522.8	1,514.8	1,520.3	1,534.1	1,519.7	1,486.7	1,539.3
33	TOTAL ASSETS	15,145.8	15,644.1	15,603.4	15,696.5	16,447.6	17,216.9	17,616.5	17,760.4	17,767.1	17,700.4	17,786.1	17,810.0
LIABILITIES													
34	Deposits	11,739.4	12,273.0	12,222.7	12,261.7	12,852.9	13,611.9	14,084.0	14,324.4	14,319.7	14,304.1	14,452.8	14,454.9
35	Large time deposits	1,047.4	1,071.0	1,070.8	1,071.2	1,081.0	1,066.1	1,016.4	974.4	978.9	971.1	958.1	950.1
36	Other deposits	10,692.1	11,202.0	11,151.8	11,190.4	11,772.0	12,545.8	13,067.6	13,350.0	13,340.9	13,333.0	13,494.7	13,504.8
37	Borrowings	1,127.6	1,077.5	1,077.4	1,068.7	1,164.6	1,167.9	1,068.2	984.5	991.2	960.0	948.6	945.9
38	Net due to related foreign offices	-169.6	-216.1	-242.3	-248.7	-293.5	-248.8	-217.4	-239.8	-231.1	-245.5	-280.4	-270.4
39	Other liabilities including trading liabilities <sup>22</sup>	499.8	537.8	562.5	610.3	700.9	675.5	668.3	670.5	666.0	654.5	648.2	670.5
40	TOTAL LIABILITIES	13,197.3	13,672.2	13,620.4	13,691.9	14,424.9	15,206.5	15,603.1	15,739.7	15,745.9	15,673.2	15,769.2	15,800.9
41	RESIDUAL (ASSETS LESS LIABILITIES) <sup>23</sup>	1,948.5	1,971.9	1,983.0	2,004.5	2,022.6	2,010.4	2,013.3	2,020.7	2,021.2	2,027.2	2,016.9	2,009.1
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	7.2	15.0	22.6	34.4	41.8	50.4	57.0	60.0	59.2	58.7	61.6	61.8
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	4.4	10.5	16.0	23.6	33.5	44.6	46.7	45.3	44.4	43.8	46.3	45.7

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

July 17, 2020

Account		2019	2019	2020	2020	2020	2020	2020	2020	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 17	Jun 24	Jul 1	Jul 8
<b>ASSETS</b>													
1	Bank credit	7,931.2	8,162.1	8,177.0	8,221.9	8,520.5	8,661.8	8,631.4	8,622.0	8,625.4	8,616.8	8,621.8	8,635.2
2	Securities in bank credit <sup>2</sup>	2,458.4	2,616.0	2,622.6	2,648.6	2,742.1	2,746.6	2,770.8	2,877.8	2,876.5	2,902.7	2,932.0	2,941.4
3	Treasury and agency securities <sup>3</sup>	1,973.5	2,128.8	2,138.3	2,160.6	2,259.3	2,260.6	2,293.2	2,395.8	2,393.1	2,421.2	2,447.6	2,453.4
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,458.4	1,511.8	1,532.7	1,541.5	1,587.7	1,624.7	1,623.9	1,619.7	1,616.1	1,615.6	1,618.6	1,611.9
5	Non-MBS <sup>5</sup>	515.1	616.9	605.6	619.0	671.5	635.9	669.3	776.1	777.0	805.7	829.0	841.5
6	Other securities	484.9	487.3	484.3	488.1	482.9	485.9	477.6	481.9	483.4	481.4	484.3	488.0
7	Mortgage-backed securities (MBS) <sup>6</sup>	58.5	57.5	57.1	60.3	61.3	61.6	62.2	63.3	63.8	63.2	63.5	63.9
8	Non-MBS <sup>7</sup>	426.5	429.7	427.2	427.8	421.6	424.3	415.4	418.6	419.7	418.3	420.8	424.1
9	Loans and leases in bank credit <sup>8</sup>	5,472.8	5,546.0	5,554.4	5,573.3	5,778.4	5,915.2	5,860.6	5,744.2	5,748.9	5,714.2	5,689.8	5,693.8
10	Commercial and industrial loans	1,299.0	1,287.5	1,285.7	1,292.6	1,424.4	1,585.6	1,580.1	1,487.5	1,491.4	1,465.9	1,440.7	1,437.8
11	Real estate loans	2,180.3	2,207.2	2,208.8	2,205.8	2,208.2	2,209.2	2,202.5	2,205.8	2,204.8	2,207.9	2,209.7	2,220.9
12	Residential real estate loans	1,456.9	1,464.8	1,464.2	1,460.5	1,459.7	1,455.5	1,448.6	1,451.2	1,449.8	1,453.1	1,457.3	1,469.2
13	Revolving home equity loans	220.5	205.7	203.6	201.4	200.6	198.7	195.9	193.0	192.9	192.7	192.2	191.1
14	Closed-end residential loans <sup>9</sup>	1,236.4	1,259.1	1,260.6	1,259.1	1,259.1	1,256.8	1,252.7	1,258.2	1,256.9	1,260.5	1,265.1	1,278.1
15	Commercial real estate loans	723.4	742.4	744.6	745.3	748.5	753.7	753.9	754.7	755.0	754.8	752.4	751.7
16	Construction and land development loans <sup>10</sup>	107.3	106.7	106.8	107.1	107.8	108.4	109.1	113.0	113.1	113.8	114.2	114.2
17	Secured by farmland <sup>11</sup>	8.2	7.8	7.6	7.6	7.6	7.5	7.4	7.3	7.3	7.2	7.2	7.2
18	Secured by multifamily properties <sup>12</sup>	163.5	171.0	172.2	173.7	175.7	176.6	177.9	177.5	177.9	178.1	175.8	175.3
19	Secured by nonfarm nonresidential properties <sup>13</sup>	444.4	456.9	458.0	456.9	457.5	461.1	459.6	456.9	456.7	455.7	455.2	455.0
20	Consumer loans	1,152.6	1,185.7	1,189.7	1,195.5	1,199.2	1,152.9	1,128.1	1,124.4	1,122.9	1,124.3	1,126.6	1,129.6
21	Credit cards and other revolving plans	668.0	685.2	686.6	690.2	690.6	646.1	622.2	616.2	614.9	615.3	616.8	619.7
22	Other consumer loans	484.6	500.4	503.0	505.3	508.6	506.8	505.9	508.2	508.0	508.9	509.7	509.9
23	Automobile loans <sup>14</sup>	356.4	367.0	369.3	370.8	372.7	371.1	369.9	372.5	372.3	373.1	373.9	373.9
24	All other consumer loans <sup>15</sup>	128.3	133.4	133.8	134.5	135.8	135.7	135.9	135.8	135.7	135.9	135.8	136.0
25	All other loans and leases	840.7	865.7	870.2	879.5	946.6	967.6	949.9	926.5	929.8	916.1	912.8	905.5
26	Loans to nondepository financial institutions <sup>16</sup>	351.4	380.7	385.5	392.8	431.9	456.3	441.3	421.3	421.9	418.0	414.9	411.0
27	All loans not elsewhere classified <sup>17</sup>	489.3	485.0	484.6	486.6	514.7	511.2	508.6	505.2	508.0	498.1	497.9	494.5
28	LESS: Allowance for loan and lease losses	69.8	68.9	70.3	70.4	72.5	94.3	96.3	103.0	99.3	100.2	117.5	126.4

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

July 17, 2020

Account		2019 Jun	2019 Dec	2020 Jan	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	Week ending			
										Jun 17	Jun 24	Jul 1	Jul 8
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	822.4	818.5	814.3	810.6	1,017.5	1,493.2	1,751.7	1,707.7	1,721.9	1,690.5	1,615.5	1,573.8
30	Total federal funds sold and reverse RPs <sup>19</sup>	329.6	263.2	267.3	280.0	268.5	257.0	257.9	378.1	369.7	414.1	452.9	537.7
31	Loans to commercial banks <sup>20</sup>	5.8	5.2	4.6	4.5	4.9	5.0	4.8	4.5	4.4	4.2	4.5	4.5
32	Other assets including trading assets <sup>21</sup>	998.0	996.1	1,026.9	1,067.9	1,145.7	1,135.0	1,126.1	1,124.5	1,124.5	1,131.4	1,107.3	1,143.1
33	TOTAL ASSETS	10,017.2	10,176.2	10,219.7	10,314.5	10,884.6	11,457.6	11,675.7	11,733.8	11,746.6	11,756.8	11,684.5	11,767.9
LIABILITIES													
34	Deposits	7,703.6	7,909.8	7,952.3	7,994.8	8,421.0	8,971.9	9,308.7	9,470.3	9,484.1	9,530.2	9,488.0	9,516.0
35	Large time deposits	549.1	560.3	555.6	556.8	564.9	547.4	517.8	487.0	491.1	483.4	466.4	464.5
36	Other deposits	7,154.5	7,349.5	7,396.8	7,438.0	7,856.2	8,424.5	8,790.9	8,983.3	8,993.0	9,046.8	9,021.6	9,051.5
37	Borrowings	791.1	756.5	742.0	731.9	821.3	818.1	711.5	652.6	653.7	623.3	628.8	630.7
38	Net due to related foreign offices	-203.6	-253.4	-269.2	-268.7	-304.9	-262.8	-249.1	-284.0	-279.2	-306.6	-303.0	-301.0
39	Other liabilities including trading liabilities <sup>22</sup>	429.6	460.6	481.1	523.6	611.3	591.3	577.0	569.4	562.7	572.5	552.7	570.7
40	TOTAL LIABILITIES	8,720.7	8,873.5	8,906.2	8,981.6	9,548.8	10,118.5	10,348.1	10,408.3	10,421.4	10,419.5	10,366.5	10,416.4
41	RESIDUAL (ASSETS LESS LIABILITIES) <sup>23</sup>	1,296.5	1,302.7	1,313.5	1,332.9	1,335.9	1,339.1	1,327.6	1,325.5	1,325.3	1,337.4	1,317.9	1,351.5
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	5.9	10.2	17.8	25.8	30.0	38.8	43.5	45.4	44.6	44.2	46.6	46.7
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	4.6	8.2	13.7	18.6	25.7	34.7	35.9	35.4	34.5	33.9	36.3	35.7

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

July 17, 2020

Account		2019	2019	2020	2020	2020	2020	2020	2020	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 17	Jun 24	Jul 1	Jul 8
<b>ASSETS</b>													
1	Bank credit	7,918.3	8,216.3	8,197.0	8,212.6	8,494.4	8,651.2	8,615.9	8,608.4	8,606.2	8,604.5	8,628.2	8,622.2
2	Securities in bank credit <sup>2</sup>	2,449.1	2,626.5	2,623.8	2,642.3	2,734.5	2,749.9	2,769.9	2,868.9	2,869.9	2,890.7	2,920.5	2,924.5
3	Treasury and agency securities <sup>3</sup>	1,967.1	2,138.0	2,139.9	2,153.9	2,252.7	2,263.1	2,293.4	2,389.6	2,389.5	2,412.4	2,441.0	2,442.1
4	Mortgage-backed securities (MBS) <sup>4</sup>	1,458.8	1,514.6	1,528.9	1,534.1	1,582.0	1,627.8	1,625.5	1,621.1	1,619.3	1,619.2	1,625.2	1,613.1
5	Non-MBS <sup>5</sup>	508.2	623.4	611.1	619.8	670.6	635.3	667.9	768.5	770.2	793.2	815.8	829.0
6	Other securities	482.0	488.5	483.9	488.4	481.8	486.8	476.6	479.3	480.4	478.3	479.5	482.4
7	Mortgage-backed securities (MBS) <sup>6</sup>	59.5	56.3	56.1	60.1	61.4	62.4	63.3	64.5	64.6	64.2	64.6	64.8
8	Non-MBS <sup>7</sup>	422.5	432.2	427.8	428.4	420.4	424.4	413.2	414.8	415.7	414.2	414.8	417.6
9	Loans and leases in bank credit <sup>8</sup>	5,469.2	5,589.9	5,573.1	5,570.3	5,759.9	5,901.3	5,846.0	5,739.4	5,736.3	5,713.7	5,707.7	5,697.7
10	Commercial and industrial loans	1,302.7	1,285.4	1,280.7	1,294.1	1,432.5	1,599.7	1,590.5	1,490.5	1,495.1	1,472.8	1,450.6	1,438.7
11	Real estate loans	2,178.8	2,213.2	2,208.7	2,199.5	2,199.0	2,199.6	2,196.6	2,204.0	2,201.0	2,203.6	2,210.5	2,228.6
12	Residential real estate loans	1,455.2	1,469.3	1,465.1	1,455.9	1,451.3	1,446.4	1,442.4	1,449.1	1,445.8	1,448.6	1,457.4	1,475.9
13	Revolving home equity loans	220.4	206.1	203.4	201.1	200.5	198.8	195.7	193.0	193.1	192.8	192.1	190.9
14	Closed-end residential loans <sup>9</sup>	1,234.7	1,263.2	1,261.7	1,254.8	1,250.8	1,247.6	1,246.6	1,256.1	1,252.7	1,255.8	1,265.3	1,285.0
15	Commercial real estate loans	723.6	743.9	743.6	743.7	747.7	753.2	754.2	754.8	755.3	755.0	753.1	752.6
16	Construction and land development loans <sup>10</sup>	107.7	106.1	105.4	106.3	107.9	108.8	110.7	113.7	113.7	114.1	114.3	114.5
17	Secured by farmland <sup>11</sup>	8.2	7.8	7.7	7.6	7.6	7.5	7.3	7.2	7.2	7.2	7.2	7.2
18	Secured by multifamily properties <sup>12</sup>	163.1	172.1	171.7	172.9	175.0	175.9	176.8	176.9	177.2	177.3	176.2	175.9
19	Secured by nonfarm nonresidential properties <sup>13</sup>	444.6	458.0	458.9	456.8	457.2	460.9	459.4	457.1	457.2	456.4	455.4	455.1
20	Consumer loans	1,147.9	1,211.7	1,205.3	1,195.2	1,183.8	1,140.4	1,117.8	1,119.9	1,116.7	1,121.5	1,123.9	1,122.9
21	Credit cards and other revolving plans	665.0	709.8	701.4	690.5	676.7	635.4	614.7	613.8	611.1	614.5	615.9	614.8
22	Other consumer loans	482.9	501.9	503.9	504.7	507.1	505.0	503.1	506.1	505.6	507.0	508.0	508.2
23	Automobile loans <sup>14</sup>	355.0	368.0	370.1	370.6	372.0	370.1	368.0	370.7	370.3	371.4	372.4	372.6
24	All other consumer loans <sup>15</sup>	127.9	133.9	133.8	134.1	135.1	134.9	135.1	135.4	135.3	135.6	135.6	135.6
25	All other loans and leases	839.9	879.6	878.5	881.4	944.6	961.7	941.1	925.0	923.4	915.8	922.7	907.5
26	Loans to nondepository financial institutions <sup>16</sup>	349.0	389.1	387.8	392.1	428.1	451.1	434.9	418.3	416.5	414.1	419.0	413.3
27	All loans not elsewhere classified <sup>17</sup>	490.9	490.5	490.7	489.4	516.5	510.5	506.2	506.7	507.0	501.7	503.7	494.2
28	LESS: Allowance for loan and lease losses	70.0	69.0	69.6	70.1	72.2	93.6	96.2	103.5	99.7	100.3	117.6	127.3

Footnotes appear on the last page.

**Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

July 17, 2020

Account		2019 Jun	2019 Dec	2020 Jan	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	Week ending			
										Jun 17	Jun 24	Jul 1	Jul 8
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	815.2	838.2	797.6	804.8	1,043.5	1,491.6	1,724.6	1,692.0	1,704.7	1,612.1	1,609.6	1,576.9
30	Total federal funds sold and reverse RPs <sup>19</sup>	333.0	277.2	263.8	263.6	271.6	237.1	245.3	384.1	368.7	402.2	497.6	520.5
31	Loans to commercial banks <sup>20</sup>	5.8	5.3	4.6	4.6	4.9	5.0	4.7	4.5	4.6	4.2	4.3	4.2
32	Other assets including trading assets <sup>21</sup>	1,001.4	990.5	1,028.2	1,069.8	1,152.4	1,132.6	1,121.4	1,127.5	1,135.8	1,129.5	1,102.0	1,145.2
33	TOTAL ASSETS	10,003.8	10,258.6	10,221.6	10,285.3	10,894.6	11,423.8	11,615.9	11,713.0	11,720.3	11,652.1	11,723.9	11,741.6
LIABILITIES													
34	Deposits	7,671.2	7,996.6	7,957.3	7,973.1	8,459.1	8,993.5	9,253.0	9,432.3	9,432.2	9,407.7	9,532.8	9,529.9
35	Large time deposits	545.3	561.9	563.5	564.5	571.8	557.2	515.4	481.6	485.8	479.2	469.4	462.5
36	Other deposits	7,125.9	7,434.6	7,393.9	7,408.6	7,887.2	8,436.4	8,737.6	8,950.7	8,946.5	8,928.5	9,063.4	9,067.5
37	Borrowings	796.3	751.6	744.5	739.1	809.2	802.2	720.2	657.1	658.6	635.1	631.7	630.3
38	Net due to related foreign offices	-195.5	-246.6	-272.4	-276.4	-323.9	-284.4	-253.2	-274.2	-263.5	-279.7	-313.5	-306.2
39	Other liabilities including trading liabilities <sup>22</sup>	428.6	454.8	481.5	523.6	611.8	581.8	570.1	567.3	561.2	552.6	545.6	563.7
40	TOTAL LIABILITIES	8,700.6	8,956.4	8,910.9	8,959.5	9,556.1	10,093.1	10,290.1	10,382.5	10,388.6	10,315.7	10,396.5	10,417.7
41	RESIDUAL (ASSETS LESS LIABILITIES) <sup>23</sup>	1,303.2	1,302.2	1,310.7	1,325.8	1,338.5	1,330.8	1,325.8	1,330.5	1,331.7	1,336.4	1,327.4	1,323.9
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	5.9	10.2	17.8	25.8	30.0	38.8	43.5	45.4	44.6	44.2	46.6	46.7
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	4.6	8.2	13.7	18.6	25.7	34.7	35.9	35.4	34.5	33.9	36.3	35.7

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

July 17, 2020

Account		2019	2019	2020	2020	2020	2020	2020	2020	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 17	Jun 24	Jul 1	Jul 8
<b>ASSETS</b>													
1	Bank credit	4,498.9	4,660.3	4,681.2	4,702.1	4,772.4	4,911.5	5,036.2	5,056.7	5,056.0	5,060.6	5,070.1	5,070.7
2	Securities in bank credit <sup>2</sup>	916.9	948.7	953.0	953.2	962.7	971.8	977.0	1,009.7	1,008.4	1,018.4	1,030.7	1,031.3
3	Treasury and agency securities <sup>3</sup>	673.2	699.8	702.0	701.3	702.8	703.8	705.5	723.1	722.8	729.9	737.4	736.5
4	Mortgage-backed securities (MBS) <sup>4</sup>	501.0	532.0	535.4	538.6	546.3	549.5	549.7	559.4	558.8	563.3	567.9	564.4
5	Non-MBS <sup>5</sup>	172.2	167.8	166.6	162.6	156.5	154.4	155.7	163.7	163.9	166.6	169.4	172.1
6	Other securities	243.7	248.9	250.9	251.9	259.9	268.0	271.5	286.5	285.6	288.5	293.3	294.8
7	Mortgage-backed securities (MBS) <sup>6</sup>	17.6	18.1	18.1	17.6	17.9	18.0	17.7	18.8	18.5	18.7	20.4	20.6
8	Non-MBS <sup>7</sup>	226.1	230.8	232.9	234.3	241.9	250.0	253.8	267.7	267.1	269.8	272.9	274.2
9	Loans and leases in bank credit <sup>8</sup>	3,582.0	3,711.6	3,728.3	3,748.9	3,809.7	3,939.6	4,059.2	4,047.1	4,047.6	4,042.2	4,039.5	4,039.5
10	Commercial and industrial loans	654.5	671.4	675.9	676.4	698.5	811.4	940.6	936.0	936.0	930.9	926.8	930.1
11	Real estate loans	2,243.4	2,328.1	2,338.4	2,353.2	2,372.7	2,389.5	2,391.5	2,389.1	2,390.2	2,388.5	2,389.5	2,388.2
12	Residential real estate loans	806.9	830.9	831.4	836.6	845.4	846.1	841.6	833.7	834.7	833.6	832.4	830.3
13	Revolving home equity loans	116.4	115.2	115.0	114.6	114.9	115.3	114.5	113.0	113.1	112.6	112.4	112.2
14	Closed-end residential loans <sup>9</sup>	690.4	715.7	716.5	722.0	730.5	730.8	727.1	720.7	721.6	721.0	720.1	718.1
15	Commercial real estate loans	1,436.6	1,497.2	1,506.9	1,516.6	1,527.3	1,543.4	1,549.9	1,555.3	1,555.5	1,554.9	1,557.1	1,557.9
16	Construction and land development loans <sup>10</sup>	226.6	233.4	234.7	236.1	237.5	240.0	241.6	243.6	244.1	244.1	242.7	242.8
17	Secured by farmland <sup>11</sup>	95.4	94.4	94.5	94.7	94.9	95.8	95.8	95.5	95.6	95.0	95.4	95.5
18	Secured by multifamily properties <sup>12</sup>	200.1	216.2	218.7	220.5	222.5	224.9	226.3	227.5	227.4	227.3	228.7	228.8
19	Secured by nonfarm nonresidential properties <sup>13</sup>	914.5	953.1	959.0	965.3	972.4	982.7	986.2	988.7	988.4	988.4	990.3	990.9
20	Consumer loans	388.8	399.1	401.0	401.9	403.1	397.4	391.8	389.2	389.0	389.8	387.9	387.9
21	Credit cards and other revolving plans	156.0	158.3	159.3	159.4	160.9	154.1	148.7	145.9	145.8	146.4	144.1	143.6
22	Other consumer loans	232.8	240.8	241.7	242.5	242.2	243.3	243.0	243.3	243.2	243.4	243.9	244.3
23	Automobile loans <sup>14</sup>	81.1	83.4	83.3	83.6	83.9	84.4	84.2	84.3	84.3	84.4	84.5	84.6
24	All other consumer loans <sup>15</sup>	151.7	157.4	158.3	158.9	158.3	158.9	158.8	159.0	158.9	159.0	159.4	159.8
25	All other loans and leases	295.3	312.9	313.0	317.3	335.4	341.3	335.3	332.8	332.5	332.9	335.2	333.2
26	Loans to nondepository financial institutions <sup>16</sup>	65.5	77.6	76.4	79.3	88.5	93.1	84.9	82.0	81.3	82.9	84.5	84.3
27	All loans not elsewhere classified <sup>17</sup>	229.8	235.3	236.6	238.0	246.9	248.2	250.4	250.7	251.2	250.0	250.8	248.9
28	LESS: Allowance for loan and lease losses	39.3	43.0	42.9	43.6	43.0	44.9	46.7	48.3	47.8	48.3	49.7	54.5

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

July 17, 2020

Account		2019 Jun	2019 Dec	2020 Jan	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	Week ending			
										Jun 17	Jun 24	Jul 1	Jul 8
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	297.8	314.3	323.5	327.4	389.1	487.8	572.6	588.9	590.2	614.2	579.7	582.3
30	Total federal funds sold and reverse RPs <sup>19</sup>	33.6	56.2	61.0	59.1	62.9	59.8	63.3	58.0	58.5	51.0	50.5	61.6
31	Loans to commercial banks <sup>20</sup>	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.8	0.7	0.7	0.8	0.7
32	Other assets including trading assets <sup>21</sup>	344.4	367.4	368.6	375.1	385.5	391.1	392.4	392.1	396.6	390.9	385.1	393.6
33	TOTAL ASSETS	5,136.2	5,356.1	5,392.3	5,420.8	5,567.9	5,806.2	6,018.9	6,048.2	6,054.2	6,069.1	6,036.3	6,054.4
LIABILITIES													
34	Deposits	4,084.3	4,240.6	4,266.7	4,294.7	4,378.0	4,614.0	4,857.9	4,913.1	4,913.2	4,940.4	4,922.1	4,938.9
35	Large time deposits	501.8	509.3	507.5	506.8	508.7	509.2	501.4	493.1	493.4	492.0	488.9	489.6
36	Other deposits	3,582.5	3,731.3	3,759.2	3,787.8	3,869.3	4,104.8	4,356.5	4,420.0	4,419.9	4,448.4	4,433.2	4,449.3
37	Borrowings	324.3	328.9	328.2	328.7	362.9	368.1	341.6	321.2	325.3	314.1	309.6	310.1
38	Net due to related foreign offices	25.6	31.4	28.5	27.8	32.3	36.9	35.2	33.8	32.1	32.9	34.6	37.0
39	Other liabilities including trading liabilities <sup>22</sup>	71.6	81.3	85.1	86.6	91.2	96.8	100.1	104.0	106.4	105.2	103.4	107.2
40	TOTAL LIABILITIES	4,505.8	4,682.2	4,708.5	4,737.7	4,864.4	5,115.8	5,334.8	5,372.1	5,377.0	5,392.6	5,369.7	5,393.3
41	RESIDUAL (ASSETS LESS LIABILITIES) <sup>23</sup>	630.4	673.8	683.8	683.1	703.4	690.4	684.1	676.1	677.2	676.6	666.6	661.1
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	1.3	4.8	4.8	8.6	11.8	11.7	13.4	14.6	14.6	14.5	15.0	15.1
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	-0.2	2.4	2.3	4.9	7.8	9.9	10.8	10.0	9.9	9.9	10.1	10.0

Footnotes appear on the last page.

**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

July 17, 2020

Account		2019	2019	2020	2020	2020	2020	2020	2020	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 17	Jun 24	Jul 1	Jul 8
<b>ASSETS</b>													
1	Bank credit	4,508.7	4,670.2	4,673.5	4,685.2	4,753.0	4,909.4	5,045.0	5,069.2	5,066.7	5,071.4	5,089.8	5,081.9
2	Securities in bank credit <sup>2</sup>	917.3	948.7	951.4	955.5	965.3	977.1	980.4	1,009.7	1,009.0	1,016.1	1,027.1	1,028.4
3	Treasury and agency securities <sup>3</sup>	673.7	700.0	702.1	704.4	706.1	709.4	707.2	723.6	724.2	729.1	735.3	734.8
4	Mortgage-backed securities (MBS) <sup>4</sup>	502.7	531.5	535.6	539.8	549.0	554.0	552.1	561.1	561.1	563.4	568.4	564.7
5	Non-MBS <sup>5</sup>	171.0	168.4	166.5	164.6	157.2	155.4	155.1	162.4	163.1	165.7	166.9	170.1
6	Other securities	243.7	248.8	249.3	251.0	259.1	267.8	273.2	286.2	284.9	287.1	291.8	293.6
7	Mortgage-backed securities (MBS) <sup>6</sup>	17.7	18.1	17.9	17.9	18.0	17.9	18.0	19.0	18.6	18.8	20.5	20.7
8	Non-MBS <sup>7</sup>	226.0	230.7	231.4	233.1	241.2	249.9	255.2	267.2	266.3	268.3	271.4	272.9
9	Loans and leases in bank credit <sup>8</sup>	3,591.4	3,721.5	3,722.1	3,729.7	3,787.7	3,932.2	4,064.7	4,059.5	4,057.7	4,055.3	4,062.6	4,053.5
10	Commercial and industrial loans	660.0	670.2	672.3	674.3	696.1	813.5	946.9	943.1	943.7	940.9	936.9	934.7
11	Real estate loans	2,244.4	2,331.1	2,336.5	2,346.7	2,368.5	2,388.8	2,392.3	2,390.1	2,388.9	2,389.3	2,393.5	2,392.5
12	Residential real estate loans	807.2	832.9	830.4	832.5	842.9	844.3	840.6	834.1	833.4	833.1	834.9	833.8
13	Revolving home equity loans	116.4	115.3	115.0	114.4	114.8	115.5	114.5	113.0	113.0	112.7	112.4	112.1
14	Closed-end residential loans <sup>9</sup>	690.7	717.6	715.4	718.1	728.1	728.8	726.1	721.1	720.4	720.4	722.6	721.7
15	Commercial real estate loans	1,437.2	1,498.2	1,506.0	1,514.2	1,525.6	1,544.6	1,551.7	1,556.0	1,555.5	1,556.2	1,558.5	1,558.7
16	Construction and land development loans <sup>10</sup>	227.0	233.5	233.2	234.5	236.5	238.9	242.3	244.3	245.0	244.9	243.1	243.4
17	Secured by farmland <sup>11</sup>	95.4	94.5	94.3	94.4	94.7	95.7	95.8	95.5	95.5	95.3	95.2	95.3
18	Secured by multifamily properties <sup>12</sup>	200.3	216.4	218.7	220.5	222.4	225.6	226.8	227.7	227.3	227.7	229.1	229.0
19	Secured by nonfarm nonresidential properties <sup>13</sup>	914.5	953.8	959.8	964.9	972.1	984.4	986.8	988.5	987.7	988.4	991.1	991.0
20	Consumer loans	386.3	405.2	405.3	403.2	397.9	392.1	387.0	386.4	386.1	386.9	386.9	386.4
21	Credit cards and other revolving plans	154.9	163.4	162.1	159.6	156.9	150.8	146.3	145.0	144.8	145.2	144.5	143.7
22	Other consumer loans	231.4	241.9	243.2	243.5	241.0	241.3	240.6	241.5	241.3	241.7	242.4	242.7
23	Automobile loans <sup>14</sup>	80.9	83.4	83.3	83.4	83.5	84.1	83.9	84.1	84.0	84.2	84.2	84.3
24	All other consumer loans <sup>15</sup>	150.5	158.4	159.8	160.1	157.5	157.2	156.7	157.4	157.2	157.5	158.2	158.4
25	All other loans and leases	300.7	315.0	308.0	305.6	325.3	337.8	338.6	339.8	339.0	338.2	345.3	340.0
26	Loans to nondepository financial institutions <sup>16</sup>	70.0	77.3	71.7	70.9	81.1	91.7	88.5	88.1	86.7	87.1	92.7	90.2
27	All loans not elsewhere classified <sup>17</sup>	230.7	237.6	236.3	234.7	244.2	246.1	250.1	251.7	252.3	251.1	252.6	249.7
28	LESS: Allowance for loan and lease losses	40.8	41.1	41.1	42.2	42.6	47.1	49.8	50.7	50.5	50.4	51.5	55.9

Footnotes appear on the last page.



**Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

July 17, 2020

Account		2019 Jun	2019 Dec	2020 Jan	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	Week ending			
										Jun 17	Jun 24	Jul 1	Jul 8
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	288.5	329.1	319.6	331.9	398.8	480.9	547.1	569.7	565.5	571.5	573.7	580.0
30	Total federal funds sold and reverse RPs <sup>19</sup>	39.8	58.9	61.1	61.0	60.4	58.8	63.9	65.6	66.0	64.9	64.8	67.7
31	Loans to commercial banks <sup>20</sup>	0.8	0.8	0.9	0.8	0.8	0.9	0.9	0.8	0.7	0.7	0.7	0.7
32	Other assets including trading assets <sup>21</sup>	345.1	367.6	367.9	374.5	382.5	390.2	393.4	392.8	398.3	390.2	384.7	394.1
33	TOTAL ASSETS	5,142.0	5,385.6	5,381.8	5,411.2	5,553.0	5,793.0	6,000.6	6,047.3	6,046.7	6,048.3	6,062.2	6,068.4
LIABILITIES													
34	Deposits	4,068.3	4,276.4	4,265.4	4,288.5	4,393.9	4,618.4	4,831.1	4,892.1	4,887.5	4,896.4	4,920.0	4,924.9
35	Large time deposits	502.1	509.0	507.4	506.7	509.1	509.0	501.0	492.8	493.1	491.9	488.7	487.6
36	Other deposits	3,566.2	3,767.4	3,758.0	3,781.8	3,884.8	4,109.4	4,330.0	4,399.3	4,394.4	4,404.5	4,431.3	4,437.3
37	Borrowings	331.3	325.9	332.9	329.6	355.4	365.7	348.1	327.4	332.6	324.9	316.9	315.5
38	Net due to related foreign offices	26.0	30.5	30.2	27.7	30.4	35.7	35.7	34.4	32.4	34.3	33.2	35.9
39	Other liabilities including trading liabilities <sup>22</sup>	71.2	83.0	81.0	86.7	89.2	93.6	98.2	103.2	104.8	101.9	102.7	106.8
40	TOTAL LIABILITIES	4,496.7	4,715.9	4,709.5	4,732.5	4,868.8	5,113.4	5,313.0	5,357.2	5,357.3	5,357.4	5,372.7	5,383.2
41	RESIDUAL (ASSETS LESS LIABILITIES) <sup>23</sup>	645.2	669.7	672.3	678.7	684.2	679.6	687.5	690.1	689.5	690.8	689.4	685.2
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	1.3	4.8	4.8	8.6	11.8	11.7	13.4	14.6	14.6	14.5	15.0	15.1
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	-0.2	2.4	2.3	4.9	7.8	9.9	10.8	10.0	9.9	9.9	10.1	10.0

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars

July 17, 2020

Account		2019	2019	2020	2020	2020	2020	2020	2020	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 17	Jun 24	Jul 1	Jul 8
<b>ASSETS</b>													
1	Bank credit	1,034.3	1,036.1	1,028.7	1,025.9	1,127.0	1,214.1	1,176.8	1,142.9	1,143.5	1,130.9	1,121.5	1,113.3
2	Securities in bank credit <sup>2</sup>	278.5	268.6	266.6	269.1	282.6	271.0	266.6	271.1	271.6	270.3	271.8	270.0
3	Treasury and agency securities <sup>3</sup>	177.3	177.7	175.4	176.0	187.6	174.0	168.5	174.8	176.1	175.2	174.8	172.8
4	Mortgage-backed securities (MBS) <sup>4</sup>	27.9	39.5	38.2	39.7	43.5	45.6	42.9	43.3	43.0	44.0	43.0	41.7
5	Non-MBS <sup>5</sup>	149.4	138.2	137.3	136.3	144.0	128.4	125.6	131.6	133.1	131.2	131.8	131.1
6	Other securities	101.2	90.9	91.1	93.1	95.0	97.0	98.2	96.3	95.5	95.1	97.0	97.2
7	Mortgage-backed securities (MBS) <sup>6</sup>	1.8	1.8	1.8	1.7	1.7	1.7	1.9	1.9	1.8	1.8	1.7	1.7
8	Non-MBS <sup>7</sup>	99.4	89.0	89.3	91.5	93.4	95.3	96.3	94.4	93.7	93.3	95.3	95.5
9	Loans and leases in bank credit <sup>8</sup>	755.7	767.5	762.1	756.7	844.4	943.1	910.1	871.7	871.9	860.6	849.6	843.3
10	Commercial and industrial loans	391.7	395.4	392.1	389.5	458.5	544.1	509.4	476.4	476.4	470.4	463.7	457.2
11	Real estate loans	83.1	83.8	85.0	86.5	86.7	88.3	87.5	85.8	85.1	85.7	86.1	86.3
12	Residential real estate loans	1.5	1.6	1.5	1.6	1.2	1.4	1.5	1.5	1.4	1.5	1.5	1.6
13	Revolving home equity loans	0.2	0.6	0.6	0.8	0.3	0.5	0.5	0.6	0.6	0.6	0.6	0.6
14	Closed-end residential loans <sup>9</sup>	1.3	1.1	0.9	0.9	0.9	0.9	1.0	0.9	0.9	0.9	0.9	1.0
15	Commercial real estate loans	81.6	82.2	83.5	84.9	85.5	86.9	86.0	84.3	83.7	84.2	84.6	84.6
16	Construction and land development loans <sup>10</sup>	12.5	12.2	12.3	12.1	12.0	12.1	12.2	12.5	12.5	12.5	12.6	12.2
17	Secured by farmland <sup>11</sup>	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18	Secured by multifamily properties <sup>12</sup>	8.3	9.4	9.6	9.9	9.9	10.4	10.4	10.5	10.6	10.7	10.5	10.6
19	Secured by nonfarm nonresidential properties <sup>13</sup>	60.5	60.4	61.4	62.7	63.4	64.2	63.2	61.1	60.4	60.9	61.3	61.6
20	Consumer loans	3.4	3.5	3.5	3.5	3.5	3.5	3.5	3.4	3.4	3.3	3.3	3.2
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	3.4	3.5	3.5	3.5	3.5	3.5	3.5	3.4	3.4	3.3	3.3	3.2
23	Automobile loans <sup>14</sup>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans <sup>15</sup>	3.4	3.5	3.5	3.5	3.5	3.5	3.5	3.4	3.4	3.3	3.3	3.2
25	All other loans and leases	277.5	284.8	281.5	277.2	295.7	307.2	309.7	306.2	307.1	301.2	296.6	296.6
26	Loans to nondepository financial institutions <sup>16</sup>	119.5	117.3	116.6	113.9	124.5	131.8	136.0	139.9	141.3	138.8	135.5	135.4
27	All loans not elsewhere classified <sup>17</sup>	157.9	167.5	164.9	163.3	171.2	175.4	173.7	166.3	165.8	162.5	161.1	161.2
28	LESS: Allowance for loan and lease losses	1.0	1.1	1.3	1.2	1.2	1.3	1.3	1.4	1.3	1.3	1.4	1.5

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Seasonally adjusted, billions of dollars (continued)

July 17, 2020

Account		2019 Jun	2019 Dec	2020 Jan	2020 Feb	2020 Mar	2020 Apr	2020 May	2020 Jun	Week ending			
										Jun 17	Jun 24	Jul 1	Jul 8
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	571.7	655.6	641.9	624.1	788.5	1,109.5	955.3	753.2	768.6	707.3	732.1	671.0
30	Total federal funds sold and reverse RPs <sup>19</sup>	446.6	426.4	423.8	444.0	419.8	364.4	361.8	363.5	352.4	355.6	403.8	341.8
31	Loans to commercial banks <sup>20</sup>	2.6	2.0	1.6	1.5	1.5	1.3	0.6	1.0	1.1	1.1	1.0	1.4
32	Other assets including trading assets <sup>21</sup>	132.1	129.5	129.6	125.9	168.4	169.2	166.1	158.9	158.3	152.9	153.9	159.0
33	TOTAL ASSETS	2,186.2	2,248.4	2,224.4	2,220.3	2,503.9	2,857.3	2,659.2	2,418.1	2,422.6	2,346.5	2,410.9	2,285.0
LIABILITIES													
34	Deposits	1,017.1	1,089.0	1,082.9	1,088.3	1,053.9	1,127.0	1,159.8	1,161.5	1,167.5	1,165.6	1,158.4	1,172.9
35	Large time deposits	728.2	789.5	783.5	779.5	719.8	743.9	769.0	774.3	775.1	781.1	776.2	779.7
36	Other deposits	289.0	299.6	299.3	308.7	334.1	383.1	390.8	387.2	392.4	384.5	382.2	393.3
37	Borrowings	877.4	905.7	904.1	916.7	1,029.1	1,044.6	981.5	876.9	876.3	900.3	844.1	830.9
38	Net due to related foreign offices	168.2	127.8	121.8	110.9	293.0	525.9	365.4	247.1	255.2	176.9	225.5	139.7
39	Other liabilities including trading liabilities <sup>22</sup>	122.5	113.8	111.7	110.8	141.2	137.7	137.5	134.7	137.2	127.5	132.7	132.5
40	TOTAL LIABILITIES	2,185.3	2,236.3	2,220.4	2,226.6	2,517.2	2,835.2	2,644.3	2,420.3	2,436.3	2,370.2	2,360.8	2,276.0
41	RESIDUAL (ASSETS LESS LIABILITIES) <sup>23</sup>	0.8	12.1	4.0	-6.4	-13.3	22.0	15.0	-2.2	-13.7	-23.7	50.1	9.0
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	1.9	1.3	1.4	1.9	2.5	2.8	3.0	3.0	3.0	3.0	3.0	3.1
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	1.9	1.3	1.4	1.9	2.5	2.8	3.0	3.0	3.0	3.0	3.0	3.1

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars

July 17, 2020

Account		2019	2019	2020	2020	2020	2020	2020	2020	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 17	Jun 24	Jul 1	Jul 8
<b>ASSETS</b>													
1	Bank credit	1,038.7	1,038.8	1,027.3	1,022.2	1,125.9	1,211.8	1,174.6	1,148.3	1,148.2	1,138.8	1,134.3	1,127.9
2	Securities in bank credit <sup>2</sup>	280.1	266.4	265.3	270.0	281.0	266.6	267.7	273.0	274.0	270.8	273.7	274.3
3	Treasury and agency securities <sup>3</sup>	178.3	176.0	173.4	177.1	186.0	170.4	170.5	176.2	178.0	174.6	175.6	175.9
4	Mortgage-backed securities (MBS) <sup>4</sup>	30.1	37.8	37.8	38.1	41.9	44.9	45.2	45.5	45.1	45.8	44.9	43.8
5	Non-MBS <sup>5</sup>	148.2	138.2	135.6	139.0	144.2	125.5	125.3	130.7	132.9	128.8	130.6	132.1
6	Other securities	101.9	90.4	91.9	92.9	95.0	96.2	97.3	96.7	95.9	96.2	98.1	98.4
7	Mortgage-backed securities (MBS) <sup>6</sup>	1.8	1.8	1.7	1.6	1.6	1.7	1.9	1.9	1.8	1.8	1.8	1.8
8	Non-MBS <sup>7</sup>	100.1	88.6	90.2	91.3	93.4	94.4	95.4	94.9	94.2	94.4	96.3	96.6
9	Loans and leases in bank credit <sup>8</sup>	758.6	772.4	762.0	752.3	844.8	945.2	906.8	875.3	874.2	868.0	860.6	853.6
10	Commercial and industrial loans	396.8	397.7	389.4	383.2	455.4	542.0	509.9	483.4	483.8	480.6	474.5	469.3
11	Real estate loans	83.8	83.7	85.4	86.6	87.4	88.8	88.0	86.6	86.3	87.0	86.5	85.8
12	Residential real estate loans	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.4	1.5	1.5	1.5
13	Revolving home equity loans	0.2	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
14	Closed-end residential loans <sup>9</sup>	1.3	1.0	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
15	Commercial real estate loans	82.2	82.1	84.0	85.1	85.9	87.3	86.6	85.2	84.9	85.5	85.0	84.3
16	Construction and land development loans <sup>10</sup>	12.6	12.1	12.3	12.2	12.1	12.3	12.4	12.6	12.6	12.5	12.6	12.1
17	Secured by farmland <sup>11</sup>	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
18	Secured by multifamily properties <sup>12</sup>	8.6	9.3	9.6	9.9	10.2	10.6	10.6	10.8	10.8	10.9	10.7	10.7
19	Secured by nonfarm nonresidential properties <sup>13</sup>	60.9	60.5	61.8	62.8	63.5	64.1	63.3	61.7	61.3	61.9	61.5	61.3
20	Consumer loans	3.4	3.5	3.5	3.4	3.4	3.5	3.4	3.4	3.4	3.3	3.4	3.4
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	3.4	3.5	3.5	3.4	3.4	3.5	3.4	3.4	3.4	3.3	3.4	3.4
23	Automobile loans <sup>14</sup>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans <sup>15</sup>	3.4	3.5	3.5	3.4	3.4	3.5	3.4	3.4	3.4	3.3	3.4	3.4
25	All other loans and leases	274.5	287.5	283.7	279.1	298.6	310.9	305.4	301.9	300.7	297.1	296.2	295.0
26	Loans to nondepository financial institutions <sup>16</sup>	116.4	118.5	116.9	115.4	125.6	134.0	132.3	135.4	136.0	133.6	132.6	132.3
27	All loans not elsewhere classified <sup>17</sup>	158.2	169.0	166.8	163.7	173.1	176.9	173.1	166.5	164.7	163.6	163.6	162.8
28	LESS: Allowance for loan and lease losses	1.1	1.0	1.2	1.2	1.2	1.3	1.4	1.4	1.4	1.4	1.5	1.5

Footnotes appear on the last page.

**Assets and Liabilities of Foreign-Related Institutions in the United States<sup>1</sup>**

Not seasonally adjusted, billions of dollars (continued)

July 17, 2020

Account		2019	2019	2020	2020	2020	2020	2020	2020	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 17	Jun 24	Jul 1	Jul 8
ASSETS (CONTINUED)													
29	Cash assets <sup>18</sup>	580.2	617.0	653.4	648.6	774.8	1,062.4	980.5	779.3	795.4	761.0	692.1	673.9
30	Total federal funds sold and reverse RPs <sup>19</sup>	428.4	431.7	446.2	467.0	420.6	368.7	357.3	335.3	337.5	318.0	334.3	323.8
31	Loans to commercial banks <sup>20</sup>	2.6	2.0	1.8	1.9	1.8	1.6	0.7	0.9	1.0	0.9	0.9	1.3
32	Other assets including trading assets <sup>21</sup>	134.0	127.4	127.5	126.7	168.9	165.7	166.8	161.3	156.6	157.8	155.4	158.5
33	<b>TOTAL ASSETS</b>	<b>2,182.7</b>	<b>2,215.8</b>	<b>2,255.0</b>	<b>2,265.3</b>	<b>2,490.9</b>	<b>2,809.0</b>	<b>2,678.6</b>	<b>2,423.7</b>	<b>2,437.4</b>	<b>2,375.2</b>	<b>2,315.5</b>	<b>2,283.8</b>
LIABILITIES													
34	Deposits	1,016.9	1,077.0	1,100.4	1,101.4	1,054.7	1,125.1	1,166.6	1,159.1	1,164.0	1,165.6	1,151.9	1,161.5
35	Large time deposits	733.5	776.1	793.5	788.4	718.3	750.5	779.7	779.0	778.4	787.8	778.1	778.5
36	Other deposits	283.4	300.9	306.9	313.0	336.4	374.6	386.9	380.1	385.6	377.8	373.8	383.1
37	Borrowings	870.6	898.8	916.8	926.9	1,006.2	1,035.1	989.7	874.9	884.9	886.3	826.1	832.5
38	Net due to related foreign offices	163.2	123.0	117.8	117.1	281.7	500.1	367.9	242.2	245.5	174.7	195.4	147.5
39	Other liabilities including trading liabilities <sup>22</sup>	123.2	107.3	110.6	111.0	138.1	138.4	144.0	136.0	131.4	136.8	130.5	130.6
40	<b>TOTAL LIABILITIES</b>	<b>2,173.8</b>	<b>2,206.1</b>	<b>2,245.6</b>	<b>2,256.4</b>	<b>2,480.7</b>	<b>2,798.6</b>	<b>2,668.2</b>	<b>2,412.1</b>	<b>2,425.7</b>	<b>2,363.5</b>	<b>2,303.9</b>	<b>2,272.2</b>
41	<b>RESIDUAL (ASSETS LESS LIABILITIES)<sup>23</sup></b>	<b>8.9</b>	<b>9.7</b>	<b>9.4</b>	<b>8.9</b>	<b>10.2</b>	<b>10.3</b>	<b>10.4</b>	<b>11.6</b>	<b>11.7</b>	<b>11.7</b>	<b>11.7</b>	<b>11.6</b>
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities <sup>24</sup>	1.9	1.3	1.4	1.9	2.5	2.8	3.0	3.0	3.0	3.0	3.0	3.1
43	U.S. Treasury and agency securities, MBS <sup>25</sup>	1.9	1.3	1.4	1.9	2.5	2.8	3.0	3.0	3.0	3.0	3.0	3.1

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations. The latter two categories together are referred to on this release as "foreign-related institutions." Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks are adjusted to remove the estimated effects of mergers and panel shifts between these two bank groups. (See [www.federalreserve.gov/releases/h8/about.htm](http://www.federalreserve.gov/releases/h8/about.htm) for more information on how these data were constructed.)

2. Includes all securities, whether held-to-maturity reported at amortized cost; available-for-sale reported at fair value; held as trading assets, also reported at fair value; or equity securities with readily determinable fair values not held for trading. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 32) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. government agency obligations other than MBS.

6. Includes MBS not issued or guaranteed by the U.S. government.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Includes the allowance for loan and lease losses (line 28) and all loans held in trading accounts under a fair value option. Excludes total federal funds sold and reverse RPs (line 30), loans made to commercial banks (line 31), and unearned income.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans.

11. Includes loans secured by farmland, including grazing and pastureland.

12. Includes loans secured by multifamily (5 or more) residential properties, including apartment buildings.

13. Includes loans secured by nonfarm nonresidential properties, both owner-occupied and other nonfarm nonresidential properties.

14. Includes loans for purchasing new and used passenger cars and other vehicles. Includes direct and indirect consumer automobile loans as well as retail installment sales paper purchased from auto dealers.

15. Includes student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

16. Includes loans to real estate investment trusts, insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks' own trust departments, and other nondepository financial intermediaries.

17. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

18. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

19. Includes total federal funds sold to, and reverse RPs with, commercial banks, brokers and dealers, and others, including the Federal Home Loan Banks (FHLB).

20. Excludes loans secured by real estate, which are included in line 11.

21. Includes other real estate owned; premises and fixed assets; investments in unconsolidated subsidiaries; intangible assets (including goodwill); direct and indirect investments in real estate ventures; accounts receivable; derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) with a positive fair value, as determined under FASB Interpretation No. 39 (FIN 39); and other assets. Excludes the due-from position with related foreign offices which is included in line 38. Excludes most securities held in trading accounts (included in line 2); trading account securities at some smaller domestically chartered commercial banks are included in this item.

22. Includes subordinated notes and debentures; net deferred tax liabilities; interest and other expenses accrued and unpaid; accounts payable; liabilities for short positions; derivative contracts with a negative fair value, as determined under FASB Interpretation No. 39 (FIN 39); other trading liabilities to which fair value accounting has been applied; and other liabilities.

23. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

24. Difference between fair value and amortized cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

25. Difference between fair value and amortized cost for Treasury and agency securities, mortgage-backed securities (MBS), classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program ([www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8](http://www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8)). "Notes on the Data" back to October 17, 1989, may be found on the Federal Reserve Board's website ([www.federalreserve.gov/releases/h8/h8notes.htm](http://www.federalreserve.gov/releases/h8/h8notes.htm)).